

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

Gary L. Fleming, Sr.

Case No. 19-20486-TPA
Reporting Period: April 2019

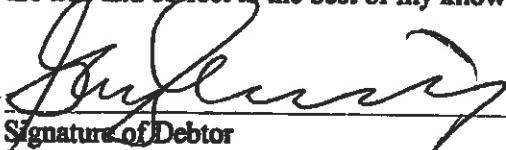
MONTHLY OPERATING REPORT
(INDIVIDUAL WAGE EARNERS)

File with Court and submit copy to United States Trustee within 14 days after end of month

Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-1 (INDV)	x	
Schedule of Cash Receipts and Disbursements - continuation	MOR-1 (INDV) (CONT)	x	
Bank Reconciliation		x	
Copies of bank statements		x	
Cash disbursements journals		x	
Copies of tax returns filed during reporting period		x	
Summary of Unpaid Postpetition Debts	MOR- 4	x	
Debtor Questionnaire	MOR- 5	x	

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.


Signature of Debtor

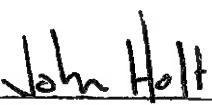
7-8-2019
Date

Signature of Joint Debtor

Date


Signature of Preparer

7/8/19
Date


Printed Name of Preparer

Gary L. Fleming, Sr.

Debtor

Case No. 19-20486-TPA

Reporting Period: April 2019

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account.

	Current Month Actual	Cumulative Filing to Date Actual
Cash - Beginning of Month	138	2,936
RECEIPTS		
Wages (Net)		
Interest and Dividend Income	8,915	8,958
Alimony and Child Support		
Social Security and Pension Income	2,369	7,416
Sale of Assets		
Other Income (attach schedule)	26,206	37,530
Total Receipts	37,490	53,957
DISBURSEMENTS		
ORDINARY ITEMS:		
Mortgage Payment(s)	354	708
Rental Payment(s)		
Other Secured Note Payments		
Utilities	697	1,772
Insurance	916	1,365
Auto Expense	387	454
Lease Payments	-	801
IRA Contributions		
Repairs and Maintenance	1,638	1,690
Medical Expenses	876	916
Household Expenses	2,109	3,059
Charitable Contributions		
Alimony and Child Support Payments		
Taxes - Real Estate		
Taxes - Personal Property		
Taxes - Other (attach schedule)		
Travel and Entertainment	293	1,001
Gifts	6,183	19,691
Other (attach schedule)	12,950	14,211
Total Ordinary Disbursements		
REORGANIZATION ITEMS:		
Professional Fees		
U. S. Trustee Fees	325	325
Other Reorganization Expenses (attach schedule)		
Total Reorganization Items	325	325
Total Disbursements (Ordinary + Reorganization)	26,728	45,993
Net Cash Flow (Total Receipts - Total Disbursements)	10,762	7,964
Cash - End of Month (Must equal reconciled bank statement)	10,900	10,900

Gary L. Fleming, Sr.

Debtor

Case No. 19-20486-TPA

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS - continuation sheet

3:25 PM

05/17/19

Gary L Fleming CLU**Reconciliation Detail**

KeyBank Personal 7285, Period Ending 04/30/2019

Type	Date	Num	Name	Cir	Amount	Balance
Beginning Balance						81.13
Cleared Transactions						
Checks and Payments - 12 items						
Check	04/01/2019	ACH	Safran's Supermarket	X	-37.33	-37.33
Check	04/01/2019	152	Economy Heating & ...	X	-30.00	-67.33
Bill Pmt -Check	04/08/2019	ACH	Waste Management	X	-55.53	-122.86
Check	04/11/2019	154		X	-6,000.00	-6,122.86
Transfer	04/11/2019			X	-2,000.00	-8,122.86
Check	04/15/2019	ACH	Nespresso	X	-110.00	-8,232.86
Transfer	04/17/2019			X	-2,400.00	-10,632.86
Check	04/18/2019	155	Gary Fleming Sr	X	-8,000.00	-18,632.86
Check	04/23/2019	ATM		X	-200.00	-18,832.86
Transfer	04/25/2019			X	-1,200.00	-20,032.86
Check	04/29/2019	156		X	-4,000.00	-24,032.86
Check	04/29/2019	ACH	Wholefoods	X	-72.54	-24,105.40
Total Checks and Payments					-24,105.40	-24,105.40
Deposits and Credits - 10 items						
Bill Pmt -Check	04/01/2019	226	Verizon Wireless	X	0.00	0.00
Transfer	04/08/2019			X	50.00	50.00
Deposit	04/11/2019	DEP	Kestra Investment S...	X	8,198.43	8,248.43
Transfer	04/15/2019			X	60.00	8,308.43
Deposit	04/16/2019	DEP	Lincoln National Life	X	12.90	8,321.33
Deposit	04/16/2019	DEP	Alliance Petrole	X	19.61	8,340.94
Deposit	04/17/2019	DEP		X	2,369.10	10,710.04
Deposit	04/18/2019		Kestra Investment S...	X	9,420.36	20,130.40
Deposit	04/25/2019	DEP	Kestra Investment S...	X	4,069.73	24,200.13
Deposit	04/30/2019	INT	PNC Bank	X	0.04	24,200.17
Total Deposits and Credits					24,200.17	24,200.17
Total Cleared Transactions						94.77
Cleared Balance						94.77
Register Balance as of 04/30/2019						175.90
Ending Balance						94.77
						175.90



P.O. Box 93885
Cleveland, OH 44101-5885

Key Privilege Account Statement

April 30, 2019

31 T 292 Q EV
GARY L FLEMING
NANCY J FLEMING
520 THORN ST
SEWICKLEY PA 15143-1533

Consolidated Account Snapshot

	<i>Value on 3/31</i>	<i>Value on 4/30</i>	<i>Change in value</i>
Checking & Savings	\$81.13	\$175.90	\$94.77
Investments & Trust	0.00	0.00	0.00
Retirement	0.00	0.00	0.00
Total Assets	\$81.13	\$175.90	\$94.77
Total Loans & Credit Balances	\$0.00	\$0.00	\$0.00

See Summary of Accounts on page 2 for more information.

How To Contact Us

CALL TOLL FREE
Key Privilege Client Services
1-800-336-4750

VIEW YOUR ACCOUNT ONLINE
www.key.com



Summary of Accounts

Asset Accounts

Checking and Savings	Account number	Last statement value	Total Account Value on 4/30	Income this period	Income year-to-date	Details on page
Key Privilege Checking	X7285	\$81.13	\$175.90	\$0.04	\$0.11	3
TOTAL ASSETS		\$81.13	\$175.90	\$0.04	\$0.11	

Current News

Key Privilege Checking

Key Privilege Account Statement

GARY L FLEMING, NANCY J FLEMING
Account number: x7285

April 1 - April 30, 2019

Account Summary

Account No. x7285
Balance on 3/31
Deposits and other additions
Checks paid
Debit card/ATM withdrawals
Other withdrawals
Balance on 4/30
Number of days this period

\$81.13
24,200.17
18,030.00
419.87
5,655.53
\$175.90
30

Please see the end of this statement for important legal information about this account.

Sweep Investments Summary

FDIC Insured Deposits Description	Market value on 3/31	Market value on 4/30	Interest this period	Interest this year	Allocation sweeps in (%)	Allocation sweeps in (%)	Annual yield earned
Key Privilege Checking Investment Account (FDIC)	\$0.00	\$0.00	\$0.00	\$0.00	0	0	0.00%
Total FDIC Insured Deposits	\$81.13	\$175.90	\$0.04	\$0.11	100	100	0.05%
Total Account	\$81.13	\$175.90	\$0.04	\$0.11	100%	100%	

Activity Detail

Deposits and Other Additions Date	Description	Amount
4/8	INTERNET TR FR DDA 0000000405810259	\$50.00
4/11	DIRECT DEPOSIT, Kestra Advisory 04.10.19	8,198.43
4/15	INTERNET TR FR DDA 0000000405810259	60.00
4/16	DIRECT DEPOSIT, *LINCOLN NAT LIFE&FPYMT	12.90
4/16	DIRECT DEPOSIT, ALLIANCE PETROLEUM PARTNER	19.61
4/17	DIRECT DEPOSIT, SSA TREAS 310 XXSOC SEC	2,369.10
4/18	DIRECT DEPOSIT, Kestra Advisory 04.17.19	9,420.36



Key Privilege Account Statement

GARY L FLEMING, NANCY J FLEMING
Account number: x7285

April 1 - April 30, 2019

Activity Detail (continued)

Deposits and Other Additions			Description		
Date	Amount		Date	Amount	
4/25			DIRECT DEPOSIT	Kestra Advisory 04/24/19	
4/30			INTEREST PAYMENT		
Total Deposits and Other Additions				\$24,200.17	
Checks Paid			Description		
Number	Date paid	Amount	Number	Date paid	Amount
152	4/1	\$30.00	155	4/18	8,000.00
154*	4/11	6,000.00			
Total Checks Paid				\$18,030.00	

* Break in check number sequence.

Debit Card/ATM Withdrawals			Description		
Date	Amount		Date	Amount	
4/1			POS EXA SAFRANS SUPER	SEWICKLEY PA	
4/15			ESPRESSO USA 888-637-7737 NY USA		\$37.00
4/23			ATM KEY 400 BROAD ST	SEWICKLEY PA	110.00
4/29			WHDLS WEX #1 WEXFORD	PA USA	200.00
Total Debit Card/ATM Withdrawals				\$419.87	
Other Withdrawals			Description		
Date	Charge		Date	Charge	
4/8			DIRECT WITHDRAWAL WASTE MANAGEMENT INTERNET		
4/11			WITHDRAWAL BRANCH 0265 PENNSYLVANIA		\$56.53
4/17			WITHDRAWAL BRANCH 0265 PENNSYLVANIA		2,000.00
4/25			WITHDRAWAL BRANCH 0265 PENNSYLVANIA		2,400.00
Total Other Withdrawals				\$1,200.00	
				\$5,655.53	

**Key Privilege
Account Statement**GARY L FLEMING, NANCY J FLEMING
Account number: x7285

April 1 - April 30, 2019

**Activity Detail (continued)**

Aggregate Overdraft and Returned Item Fees		Total for this Period	Total Year-to-Date This Year	Total Year-to-Date Prior Year
Total Returned Item Fees		\$0.00	\$154.00	\$0.00

Sweep Activity	Description	Amount	Amount
	Total sweeps into Investment Account (FDIC)	\$4,521	
	Total sweeps out of Investment Account (FDIC)	\$4,426	

Sweep activity reflects purchases and sales of funds made to cover activity in your Sweep Checking Account. They are shown here as a confirmation of activity. These transactions are not needed to balance your checkbook.

Account Update

Key Privilege Account Statement

Information About Your Accounts

Key Privilege Account Statement

April 1 - April 30, 2019

FDIC INSURED INVESTMENTS

FDIC Insured Investments may include:

FDIC Variable Rate Deposit, Cash Asset Plus, balances in the FDIC insured sweep options for Key Privilege Checking, Key Privilege Select Checking, Private Banking Sweep Checking and money in other checking accounts, savings accounts and Certificates of Deposit.

FDIC Insurance Information:

The products set forth in the paragraph above are all eligible for federal deposit insurance from the FDIC up to the maximum applicable limit in principal and accrued interest per depositor in each recognized legal capacity (such as individual or joint account).

PREAUTHORIZED CREDITS AND ELECTRONIC FUNDS TRANSFERS.

Preauthorized credits. If you have arranged to have direct deposits made to your account at least once every sixty (60) days from the same person or company, you can call us at the number on the first page of your statement to find out if the deposit has been made.

Questions or errors on electronic funds transfers. If you have questions on your electronic funds transfers or believe you find errors with them, please call us at the phone number indicated on the first page of this statement or write us at the address listed below *, as soon as you can. We must hear from you within sixty (60) days after we sent you the statement on which the problem or error FIRST appeared.

*KeyBank
Customer Disputes
NY-31-17-0128
17 Corporate Woods I Blvd
Albany, NY 12211

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will re-credit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

FDIC INSURED INVESTMENTS (continued)

COMMON ELECTRONIC TRANSACTION DESCRIPTIONS:

- Transfer to Savings Account
- Transfer from Savings Account
- Transfer to Checking Account
- Transfer from Checking Account
- Payment to Credit Card
- Advance from Credit Card
- ADV CR CARD

If you are in Bankruptcy: To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this statement is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or impose personal liability for such obligation. However, if you have a secured loan, KeyBank retains rights under its security instrument, including the right to foreclose its lien.

5:26 AM

05/21/19

Gary L Fleming CLU
Reconciliation Detail
PNC 4217, Period Ending 04/22/2019

Type	Date	Num	Name	Cir	Amount	Balance
Beginning Balance						757.51
Cleared Transactions						
Checks and Payments - 71 Items						
Bill Pmt -Check	03/07/2019	231	Economy Heating & ...	X	-369.38	-369.38
Bill Pmt -Check	03/25/2019	ACH	Verizon Wireless	X	-124.55	-493.93
Check	04/01/2019	ACH	Heritage Valley Sewi...	X	-213.79	-707.72
Check	04/01/2019	ATM		X	-100.00	-807.72
Check	04/01/2019		Lulu	X	-24.52	-832.24
Check	04/02/2019		Safran's Supermarket	X	-28.77	-861.01
Check	04/03/2019			X	-800.00	-1,661.01
Check	04/03/2019			X	-400.00	-2,061.01
Check	04/03/2019		Walmart	X	-162.98	-2,223.99
Check	04/03/2019		BP Gas	X	-46.59	-2,270.58
Check	04/04/2019		Costco Gas	X	-12.95	-2,283.53
Check	04/05/2019	213	Tony Kyrarguros	X	-950.00	-3,233.53
Check	04/05/2019		Apple	X	-906.44	-4,139.97
Check	04/05/2019	214	Duquesne Light - 52...	X	-284.03	-4,424.00
Check	04/05/2019		Morton's	X	-259.16	-4,683.16
Check	04/05/2019		Harris Teeter	X	-181.85	-4,865.01
Check	04/08/2019		Alya Salon	X	-970.18	-5,835.19
Check	04/08/2019	210	Cynthia A Krey DMD	X	-188.00	-6,023.19
Check	04/08/2019		Costco	X	-124.95	-6,148.14
Check	04/08/2019	ATM		X	-100.00	-6,248.14
Check	04/08/2019		Sheetz	X	-47.13	-6,295.27
Check	04/08/2019		Safran's Supermarket	X	-19.30	-6,314.57
Check	04/08/2019		Costco Gas	X	-8.00	-6,322.57
Check	04/09/2019		Netflix	X	-11.76	-6,334.33
Check	04/10/2019	212	Osborne Plaza Con...	X	-3,256.00	-9,590.33
Check	04/10/2019		Giant Eagle	X	-50.77	-9,641.10
Check	04/11/2019		American General	X	-916.00	-10,557.10
Check	04/11/2019		Costco	X	-35.94	-10,593.04
Check	04/11/2019		Bufano's Hair	X	-32.00	-10,625.04
Check	04/11/2019		Costco Gas	X	-21.00	-10,646.04
Check	04/12/2019		Pet Smart	X	-184.16	-10,830.20
Check	04/12/2019		Vivo Kitchen	X	-44.45	-10,874.65
Check	04/15/2019	217		X	-1,000.00	-11,874.65
Check	04/15/2019	218	Key Bank	X	-485.06	-12,359.71
Check	04/15/2019		Erie Insurance 603	X	-449.00	-12,808.71
Check	04/15/2019	219	Key Bank	X	-438.13	-13,246.84
Check	04/15/2019		Erie Insurance 603	X	-386.25	-13,633.09
Check	04/15/2019		Verizon	X	-212.94	-13,846.03
Check	04/15/2019		Columbia Gas - 520 ...	X	-212.14	-14,058.17
Check	04/15/2019		Highmark - Gary	X	-148.00	-14,206.17
Check	04/15/2019		Erie Insurance 603	X	-104.00	-14,310.17
Check	04/15/2019		Home Depot	X	-64.88	-14,375.05
Check	04/15/2019		Safran's Supermarket	X	-23.24	-14,398.29
Check	04/15/2019		Meter Feeder	X	-11.00	-14,409.29
Check	04/15/2019		Rite Aid	X	-8.38	-14,417.67
Check	04/16/2019		Neimus Marcus	X	-967.78	-15,385.45
Check	04/16/2019		Sewickley Water & ...	X	-119.74	-15,505.19
Check	04/16/2019		Amazon Music	X	-8.47	-15,513.66
Check	04/17/2019	223	The Payroll Shoppe	X	-2,000.00	-17,513.66
Check	04/17/2019	ACH	Payroll Shoppe	X	-983.30	-18,496.96
Check	04/17/2019	ACH	Payroll Shoppe	X	-436.23	-18,933.19
Check	04/17/2019			X	-200.00	-19,133.19
Check	04/17/2019		UPMC	X	-80.00	-19,213.19
Check	04/17/2019	ACH	Payroll Shoppe	X	-57.75	-19,270.94
Check	04/17/2019		Lulu	X	-30.78	-19,301.72
Check	04/17/2019		WebCE	X	-14.95	-19,316.67
Check	04/18/2019		Verizon Wireless	X	-259.01	-19,575.68
Check	04/18/2019		NAEPC	X	-175.00	-19,750.68
Check	04/18/2019		Paypal	X	-103.20	-19,853.88
Check	04/18/2019		Porters Pharmacy	X	-70.00	-19,923.88
Check	04/18/2019		Sheetz	X	-10.12	-19,934.00
Check	04/19/2019	224	Farmer's National	X	-354.00	-20,288.00
Check	04/22/2019		Neimus Marcus	X	-2,549.30	-22,837.30
Check	04/22/2019			X	-1,200.00	-24,037.30
Check	04/22/2019		Animal Medical Center	X	-439.32	-24,476.62

5:26 AM

05/21/19

Gary L Fleming CLU
Reconciliation Detail
PNC 4217, Period Ending 04/22/2019

Type	Date	Num	Name	Clr	Amount	Balance
Check	04/22/2019		Neimus Marcus	X	-328.60	-24,805.22
Check	04/22/2019		Salon Cielo	X	-189.36	-24,994.58
Check	04/22/2019		Wholefoods	X	-133.00	-25,127.58
Check	04/22/2019		Auto Zone	X	-94.31	-25,221.89
Check	04/22/2019		A-Plus	X	-49.07	-25,270.96
Check	04/22/2019		Costco Gas	X	-42.53	-25,313.49
Total Checks and Payments					-25,313.49	-25,313.49
Deposits and Credits - 9 items						
Deposit	04/01/2019		Antero Resources C...	X	7,991.36	7,991.36
Deposit	04/02/2019		Erie Insurance 603	X	5,215.66	13,207.02
Deposit	04/03/2019		John Hancock USA	X	40.87	13,247.89
Deposit	04/08/2019	ATM		X	1,200.00	14,447.89
Deposit	04/10/2019		John Hancock USA	X	6.62	14,454.51
Check	04/11/2019	154	Deposit	X	6,000.00	20,454.51
Transfer	04/17/2019			X	2,400.00	22,854.51
Check	04/18/2019	155	Gary Fleming Sr	X	8,000.00	30,854.51
Deposit	04/22/2019		PNC Bank	X	0.05	30,854.56
Total Deposits and Credits					30,854.56	30,854.56
Total Cleared Transactions					5,541.07	5,541.07
Cleared Balance					5,541.07	6,298.58
Uncleared Transactions						
Checks and Payments - 3 items						
Bill Prmt -Check	03/07/2019	229	Duquesne Light 604	M	-264.03	-264.03
Check	03/11/2019	208	Duquesne Light - 52...		-66.97	-331.00
Check	04/15/2019		Heritage Valley Sewi...	M	-213.79	-544.79
Total Checks and Payments					-544.79	-544.79
Deposits and Credits - 2 items						
Deposit	03/05/2019			M	1,500.00	1,500.00
Transfer	04/11/2019				2,000.00	3,500.00
Total Deposits and Credits					3,500.00	3,500.00
Total Uncleared Transactions					2,955.21	2,955.21
Register Balance as of 04/22/2019					8,496.28	9,253.79
New Transactions						
Checks and Payments - 30 items						
Check	04/23/2019		Lulu	M	-118.47	-118.47
Check	04/23/2019		Rite Aid	M	-107.30	-225.77
Check	04/23/2019		Sunoco	M	-55.07	-280.84
Check	04/24/2019	225	US Trustee	M	-325.00	-605.84
Check	04/24/2019		Sewickley Hotel	M	-137.03	-742.87
Check	04/25/2019		Allegheny Clinic	M	-76.61	-819.48
Check	04/25/2019		Heritage Valley Sewi...	M	-30.00	-849.48
Check	04/25/2019		Allegheny Clinic	M	-30.00	-879.48
Check	04/25/2019		Bruggers	M	-2.88	-882.36
Check	04/26/2019	222	Window Genie	M	-593.32	-1,475.68
Check	04/26/2019		Duquesne Light - 52...	M	-321.80	-1,797.48
Check	04/26/2019		UPMC	M	-40.00	-1,837.48
Check	04/26/2019		EZ Pass	M	-35.00	-1,872.48
Check	04/29/2019		Heritage Valley Sewi...	M	-200.00	-2,072.48
Check	04/29/2019		Heritage Valley Sewi...	M	-90.00	-2,162.48
Check	04/29/2019		Heritage Valley Sewi...	M	-30.00	-2,192.48
Check	04/29/2019		Heritage Valley Sewi...	M	-20.00	-2,212.48
Check	04/30/2019	276	Osborne Plaza Con...	M	-685.63	-2,898.11
Check	04/30/2019		Neimus Marcus	M	-168.54	-3,066.65
Check	04/30/2019		Thomas R Breeden ...	M	-75.00	-3,141.65
Check	05/01/2019		Dontage Aesthetic a...	M	-350.00	-3,491.65
Check	05/01/2019		Olivia Frye	M	-240.00	-3,731.65
Check	05/02/2019		Sam's Club	M	-308.75	-4,040.40
Check	05/02/2019		Sam's Club	M	-47.98	-4,088.38

5:26 AM

05/21/19

Gary L Fleming CLU
Reconciliation Detail
PNC 4217, Period Ending 04/22/2019

Type	Date	Num	Name	Clr	Amount	Balance
Check	05/02/2019		Sam's Club	M	-36.80	-4,125.18
Check	05/02/2019		Erie Insurance 603	M	-10.00	-4,135.18
Check	05/08/2019	279	Tony Kyrarguros		-1,000.00	-5,135.18
Check	05/08/2019	280	Carol Horvatin		-750.00	-5,885.18
Check	05/08/2019	278	Sherwin Williams		-493.00	-6,378.18
Check	05/08/2019	281	Miller Dry Cleaner		-54.00	-6,432.18
Total Checks and Payments					-6,432.18	-6,432.18
Deposits and Credits - 6 items						
Deposit	04/24/2019		John Hancock USA	M	7.62	7.62
Transfer	04/25/2019			M	1,200.00	1,207.62
Check	04/29/2019	156	Deposit	M	4,000.00	5,207.62
Deposit	04/30/2019		Antero Resources C...	M	904.05	6,111.67
Deposit	05/01/2019			M	5.18	6,116.85
Check	05/08/2019	277	Tony Kyrarguros		0.00	6,116.85
Total Deposits and Credits					6,116.85	6,116.85
Total New Transactions						
Ending Balance						
					8,180.95	8,938.46

For the period 03/23/2019 to 04/22/2019

GARY L FLEMING #19-20486
 DEBTOR IN POSSESSION
 520 THORN ST
 SEWICKLEY PA 15143-1533

Primary account number: x4217

Page 1 of 5

Number of enclosures: 0

 For 24-hour banking, and transaction or
 interest rate information, sign-on to
 PNC Bank Online Banking at pnc.com
 For customer service call 1-888-PNC-BANK
 Monday - Friday: 7 AM - 10 PM ET
 Saturday & Sunday: 8 AM - 5 PM ET
 Para servicio en espanol, 1-866-HOLA-PNC
Moving? Please contact us at 1-888-PNC-BANK

 Write to: Customer Service
 PO Box 609
 Pittsburgh, PA 15230-9738
 Visit us at pnc.com
 TDD terminal: 1-800-531-1648
 For hearing impaired clients only

IMPORTANT ACCOUNT INFORMATION FOR COMPLETE PLAN, VIRTUAL WALLET WITH PERFORMANCE SELECT AND PERFORMANCE SELECT CHECKING CUSTOMERS

For Virtual Wallet with Performance Select, Performance Select, and Complete Plan checking customers:
 Effective June 9, 2019, new consumer home equity line of credit and personal line of credit accounts will not be eligible for waivers of, or discounts on, the annual fee. For home equity or personal lines of credit open, or in the application process, prior to June 9, 2019, waivers or discounts on the annual fee will continue as long as you remain in a Virtual Wallet with Performance Select, Performance Select, or Complete Plan checking account.

IMPORTANT INFORMATION ABOUT LINKED ACCOUNTS

You may link accounts with at least one common account owner for purposes of receiving pricing benefits (for example, waiver of a monthly service charge if balance requirements are met). When you link accounts with other accounts, any account owner on any linked accounts may have access to limited information about any of the linked accounts. This is true even if that account owner is not a signer on the linked account. Also, any signer added later to one of the linked accounts will be able to see the limited information. The limited information that may be available includes the existence of the account and information to determine if the criteria for the fee waiver and/or relationship rate benefits has been met, such as: the balance of the account, the number and total dollar amount of direct deposits received per month and the number of debit and/or credit card purchases posted per month.

Be Alert for Fraudulent Communications

Emails, phone calls and text messages may seem like official PNC communications, but be careful: the message could be an attempted scam or fraud designed to look like an official PNC communication. Tell-tale features, hinting that the communication may be fake, are misspellings, grammatical errors, a sense of urgency, threats with consequences, and requests for sensitive information. One way to possibly spot a fraudulent email is to hover the cursor over the sender's email address, which should bring up a "mouseover" box containing the sender's actual email address. To report an email or text scam, forward the email or take a picture of the text and send it to abuse@pnc.com. To report a phone scam, please call us at 1-800-762-2035, select 1 for a personal account or 2 for a business account, then select option 3. If you disclosed personal information, immediately change your PNC Online Banking password and call us at 1-800-762-2035.

Performance Select

Interest Checking Account Summary

Account number: x4217

GARY L FLEMING #19-20486

Debtor In Possession

Overdraft Protection has not been established for this account.

Please contact us if you would like to set up this service.

For 24-hour information, sign on to PNC Bank Online Banking
on pnc.com

Account Number: x4217 - continued

For the period 03/23/2019 to 04/22/2019
GARY L FLEMING #19-20486
Primary account number: x4217
Page 2 of 5

Balance Summary

Beginning balance	Deposits and other additions	Checks and other deductions	Ending balance
757.51	30,654.71	25,113.64	6,298.58
		Average monthly balance	Charges and fees
		6,894.75	.00

Transaction Summary

Checks paid/withdrawals	Debit Card POS signed transactions	Debit Card/Bankcard POS PIN transactions
11	23	19
Total ATM transactions	PNC Bank ATM transactions	Other Bank ATM transactions
6	6	0

Interest Summary

Annual Percentage Yield Earned (APYE)	Number of days in interest period	Average collected balance for APYE	Interest Earned this period
0.01%	31	6,167.94	.05

As of 04/22, a total of \$.07 in interest was paid this year.

Overdraft and Returned Item Fee Summary

	Total for this Period	Total Year to Date
Total Overdraft Item Fees (OD)	.00	324.00
Total Continuous Overdraft Fees (COD)	.00	14.00
Total Overdraft Fees	.00	338.00
Total Returned Item Fees (NSF)	.00	324.00
Total NSF/OD Refunds	.00	338.00

Activity Detail**Deposits and Other Additions**

Date	Amount	Description
04/01	7,991.36	Deposit Reference No. 035735136
04/02	5,215.66	Deposit Reference No. 031357125
04/03	40.87	Direct Deposit - Agencyind JOHN HANCOCK USA 0239661
04/08	1,200.00	ATM Deposit 4010 Beaver St Sewickley PA
04/10	6.62	Direct Deposit - Agencyind JOHN HANCOCK USA 0239661
04/11	6,000.00	Deposit Reference No. 033525015
04/16	.15	Corporate ACH Transfer 84401 Gary L Fle 84401
04/17	2,200.00	Deposit Reference No. 030227648
04/18	8,000.00	Deposit Reference No. 031296333
04/22	.05	Interest Payment

There were 10 Deposits and Other Additions totaling \$30,654.71.

Checks and Substitute Checks

Check number	Amount	Date paid	Reference number	Check number	Amount	Date paid	Reference number
210	188.00	04/08	076139061	217 *	1,000.00	04/15	089146260
212 *	3,256.00	04/10	072198417	218	485.06	04/15	077381273
213	950.00	04/05	073855136	219	438.13	04/15	077381274
214	284.03	04/05	074443788	223 *	2,000.00	04/17	072031446

Checks and Substitute Checks continued on next page

For 24-hour information, sign on to PNC Bank Online Banking
on pnc.com

Account Number: x4217 - continued

For the period 03/23/2019 to 04/22/2019
GARY L FLEMING #19-20486
Primary account number: x4217
Page 3 of 5

Checks and Substitute Checks				- continued			
Check number	Amount	Date paid	Reference number	Check number	Amount	Date paid	Reference number
224	354.00	04/19	074577633	231 *	369.38	03/26	070602061

* Gap in check sequence

There were 10 checks listed totaling \$9,324.60.

Banking/Debit Card Withdrawals and Purchases

Date	Amount	Description	
04/01	24.52	0688 Debit Card Purchase Lula Sewickley PA	
04/01	100.00	ATM Withdrawal 4010 Beaver St Sewickley PA	
04/02	28.77	POS Purchase Safran's Super Sewickley PA	
04/03	162.98	POS Purchase Wal-Mart Super Evans City PA	
04/03	46.59	0688 Debit Card Purchase BP#9622747BP Oil 910 &	
04/03	800.00	ATM Withdrawal 4010 Beaver St Sewickley PA	
04/03	400.00	ATM Withdrawal 4010 Beaver St Sewickley PA	
04/04	12.95	POS Purchase Costco Gas #03 Pittsburgh PA	
04/05	906.44	POS Purchase Apple Store Reston VA	
04/05	259.16	0688 Debit Card Purchase Morton's Reston Resto	
04/05	181.85	POS Purchase Harris Teeter McLean VA	
04/08	970.18	0688 Debit Card Purchase Alya Salon and Spa	
04/08	8.00	POS Purchase Costco Gas #02 Sterling VA	
04/08	124.95	POS Purchase Costco Whse #0 Sterling VA	
04/08	19.30	POS Purchase Safran's Super Sewickley PA	
04/08	47.13	0688 Debit Card Purchase Sheetz Moon Townsh PA	
04/08	100.00	ATM Withdrawal 4010 Beaver St Sewickley PA	
04/09	11.76	N0409 0688 Payment Netflix Com Los Gatos Ca	
04/10	50.77	POS Purchase Giant Eagle #0 Coraopolis PA	
04/11	32.00	POS Purchase Bufano's Hair Moon Twp. PA	
04/11	21.00	POS Purchase Costco Gas #03 Cranberry To PA	
04/11	35.94	POS Purchase Costco Whse #0 Cranberry Tp PA	
04/12	44.45	0688 Debit Card Purchase Vivo Kitchen Sewickle	
04/12	184.16	0688 Debit Card Purchase Petsmart # 1650 Resto	
04/15	23.24	POS Purchase Safran's Super Sewickley PA	
04/15	8.38	POS Purchase Rite Aid Store Sewickley PA	
04/15	11.00	0688 Debit Card Purchase Meter Feeder Inc	
04/15	213.79	0688 Debit Card Purchase Heritage Valley Me	
04/15	64.88	POS Purchase The Home Depot Pittsburgh PA	

There were 4 Banking Machine withdrawals totaling \$1,400.00.

There were 19 Debit Card/Bank card PIN POS purchases totaling \$2,000.36.

There were 24 other Banking Machine/Debit Card deductions totaling \$7,038.63.

For 24-hour information, sign on to PNC Bank Online Banking
 on pnc.com

Account Number: x4217 - continued

For the period 03/23/2019 to 04/22/2019

GARY L FLEMING #19-20486

Primary account number: x4217

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Banking/Debit Card Withdrawals and Purchases

- continued

Date	Amount	Description
04/16	967.78	0688 Debit Card Purchase Neiman Marcus #23
04/16	8.47	0688 Debit Card Purchase Amazon Music*Mz9Ae83C0
04/17	14.95	0688 Debit Card Purchase Webce 877-4889308 Tx
04/17	80.00	0688 Debit Card Purchase Upm*UPMC Hlth Services
04/17	30.78	0688 Debit Card Purchase Lula Sewickley PA
04/18	259.01	0688 Debit Card Purchase Vzwriss*My Vz Vb P
04/18	175.00	0688 Debit Card Purchase Naepc 866-2262224 Oh
04/18	103.20	0688 Debit Card Purchase Paypal *Celesterobl
04/18	70.00	0688 Debit Card Purchase Porters Pharmacy
04/18	10.12	0688 Debit Card Purchase Sheetz Moon Townsh PA
04/22	189.36	0688 Debit Card Purchase Salon Cielo #508 McLe
04/22	328.60	0688 Debit Card Purchase Neiman Marcus #23
04/22	2,549.30	0688 Debit Card Purchase Neiman Marcus #23
04/22	42.53	POS Purchase Costco Gas #02 Sterling VA
04/22	439.32	0688 Debit Card Purchase Animal Medical Center
04/22	133.00	POS Purchase Wholefds Bmt # Ashburn VA
04/22	49.07	POS Purchase A-Plus #80 Reston VA
04/22	94.31	POS Purchase Autozone Herndon VA

Online and Electronic Banking Deductions

Date	Amount	Description
03/25	124.55	Payment,E-Check Retry Pymt Verizon Financia 0226
04/11	916.00	Direct Payment - Online Pmt Am Gen Life Ins Ckfxxxxx4476Neg
04/15	449.00	Web Pmt Single - Payment Erieinsuranceweb 017520001689568
04/15	386.25	Web Pmt Single - Payment Erieinsuranceweb 017520001689330
04/15	212.94	Web Pmt Single - Vz Billpay Verizon 1506642670001
04/15	212.14	Web Pmt Single - Serv Pymt Columbia Gas PA 101816720030005
04/15	148.00	Web Pmt Single - EDI Paymts Highmark 17705963
04/15	104.00	Web Pmt Single - Payment Erieinsuranceweb 017520001689521

There were 13 Online or Electronic Banking Deductions totaling \$4,150.05.

For 24-hour information, sign on to PNC Bank Online Banking
on pnc.com

Account Number: x4217 - continued

For the period 03/23/2019 to 04/22/2019
GARY L FLEMING #19-20486
Primary account number: x4217
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Online and Electronic Banking Deductions *- continued*

Date	Amount	Description
04/16	119.74	Direct Payment - Water Bill Sewickley Water XXXXXX2160.1
04/16	.15	Corporate ACH Transfer 84401 Gary L Fle 84401
04/18	983.30	Corporate ACH Transfer 84401 Gary L Fle 84401
04/18	436.23	Corporate ACH Transfer 84401 Gary L Fle 84401
04/18	57.75	Corporate ACH Transfer 84401 Gary L Fle 84401

Other Deductions

Date	Amount	Description
04/22	1,200.00	Withdrawal Reference No. 046709876

There was 1 Other Deduction
totaling \$1,200.00.

Daily Balance Detail

Date	Balance	Date	Balance	Date	Balance	Date	Balance
03/23	757.51	04/03	11,948.61	04/10	5,784.71	04/17	5,772.63
03/25	632.96	04/04	11,935.66	04/11	10,779.77	04/18	11,678.02
03/26	263.58	04/05	9,354.18	04/12	10,551.16	04/19	11,324.02
04/01	8,130.42	04/08	9,096.62	04/15	6,794.35	04/22	6,298.58
04/02	13,317.31	04/09	9,084.86	04/16	5,698.36		

Gary L Fleming CLU
Transaction Detail by Personal Bank Account - PNC x4217
April 2019

Type	Date	Num	Name	Memo	Amount	Business
Cash Receipts - PNC x4217						
Deposit	04/01/2019		Antero Resources Corp	DEPOSIT XXXXX5136	7,991.36	
Deposit	04/02/2019		Erie Insurance 603	DEPOSIT XXXXX7125	5,215.66	
Deposit	04/03/2019		John Hancock USA	ACH CREDIT 0239681	40.87	
Deposit	04/08/2019	ATM	Deposit	Robert Donnelly	1,200.00	
Deposit	04/10/2019		John Hancock USA	ACH CREDIT 0239681	1,200.00	
Transfer	04/11/2019		John Hancock USA	Commission Income	7,991.36	
Check	04/11/2019	154	Deposit	Robert Donnelly	5,215.66	
Deposit	04/16/2019		The Payroll Shoppe	-SPLIT-	40.87	
Transfer	04/17/2019		The Payroll Shoppe	Commission Income	6.62	
Check	04/18/2019	155	Gary Fleming Sr	KeyBank Personal 7285	6,000.00	
Deposit	04/22/2019		PNC Bank	KeyBank Personal 7285	6,000.00	
Deposit	04/24/2019		John Hancock USA	Accounting and Bookkeeping	6,000.00	
Transfer	04/25/2019		John Hancock USA	Interest	0.15	
Check	04/29/2019	156	Deposit	KeyBank Personal 7285	2,400.00	
Transfer	04/30/2019		Antero Resources Corp	KeyBank Personal 7285	8,000.00	
Check	04/30/2019		Antero Resources Corp	Commission Income	0.05	
Deposit	04/30/2019		Antero Resources Corp	KeyBank Personal 7285	7.62	
				KeyBank Personal 7285	1,200.00	
				KeyBank Personal 7285	4,000.00	
				Gas / Oil Lease - WV Property	4,000.00	
					904.05	
					38,966.38	
					38,911.22	
					55.31	
Cash Disbursements						
Check	04/16/2019		The Payroll Shoppe	CORPORATE ACH 84401	-0.15	
Check	04/17/2019	223	The Payroll Shoppe	CHECK 223 072031446	-2,000.00	
Check	04/01/2019	ACH	Heritage Valley Sewickley	Accounting and Bookkeeping	-2,000.00	
Bill Pmt -Check	04/15/2019		Erie Insurance 604	Accounts Payable	-213.79	
Bill Pmt -Check	04/29/2019	Debit	Heritage Valley Sewickley	Accounts Payable	-104.00	
Bill Pmt -Check	04/29/2019	Debit	Heritage Valley Sewickley	Accounts Payable	-20.00	
Bill Pmt -Check	04/29/2019	Debit	Heritage Valley Sewickley	Accounts Payable	-30.00	
Bill Pmt -Check	04/29/2019	Debit	Heritage Valley Sewickley	Accounts Payable	-90.00	
Check	04/01/2019	ATM	Heritage Valley Sewickley	Accounts Payable	-200.00	
Check	04/03/2019		Mem:ATM WITHDRAWAL PNCPIJ2024 N0331 01 ATM	Mem:ATM WITHDRAWAL PNCPIJ2024 N0331 01 ATM	-100.00	
Check	04/03/2019		ATM	ATM WITHDRAWAL PNCPIJ2024 N0403 0688	-400.00	
Check	04/08/2019	ATM	ATM	ATM WITHDRAWAL PNCPIJ2024 N0403 0688	-800.00	
Check	04/15/2019	217	ATM	ATM WITHDRAWAL PNCPIJ2024 N0408 0688	-100.00	
Check	04/17/2019		CHECK 217 089146260	ATM	-1,000.00	
Check	04/22/2019		Account for difference in transfer	ATM	-200.00	
Check	04/29/2019		WITHDRAWAL XXXXX9876	ATM	-1,200.00	
Check	04/30/2019	225	DEBIT CARD PURCHASE XXXXX0688	Attorney	-75.00	
Check	04/05/2019	213	CHECK 225 0706585986	Bankruptcy	-325.00	
Check	04/15/2019		CHECK 213 0738515136	Building Maintenance / Repair	-950.00	
Check	04/26/2019	222	POS PURCHASE POS06229086 3221207	Building Maintenance / Repair	-84.88	
Check	04/10/2019	212	CHECK 222 073854494	Building Maintenance / Repair	-593.32	
Check	04/30/2019	276	CHECK 212 072198417	Condo Dues	-3,256.00	
Check	04/17/2019		CHECK 276 070302364	Condo Dues	-685.63	
Check	04/08/2019	210	DEBIT CARD PURCHASE XXXXX0688	Continuing Education	-14.95	
Check			CHECK 210 076139061	CoPays	-188.00	

Gary L Fleming CLU
Transaction Detail by Personal Bank Account - PNC x4217
April 2019

Type	Date	Num	Name	Memo	Split	Amount	Personal	Business
Check	04/15/2019		Heritage Valley Sewickley	DEBIT CARD PURCHASE XXXXX0688	CoPays	-213.79		
Check	04/17/2019		UPMC	PA DEBIT CARD PURCHASE XXXXX0688	CoPays	-80.00		
Check	04/25/2019		Heritage Valley Sewickley	DEBIT CARD PURCHASE XXXXX0688	CoPays	-30.00		
Check	04/25/2019		Allegheny Clinic	DEBIT CARD PURCHASE XXXXX0688	CoPays	-30.00		
Check	04/25/2019		Allegheny Clinic	DEBIT CARD PURCHASE XXXXX0688	CoPays	-76.61		
Check	04/26/2019		UPMC	DEBIT CARD PURCHASE XXXXX0688	CoPays	-40.00		
Check	04/18/2019		NAEPC	DEBIT CARD PURCHASE XXXXX0688	Dues and Subscriptions	-175.00		
Check	04/05/2019	214	Duquesne Light - 520 Thorn	CHECK 214 074443788	Electric	-284.03		
Check	04/25/2019		Duquesne Light - 520 Thorn	NO426 0688 PAYMENT POS00930 1026334	Electric	-321.80		
Check	04/05/2019		Milton's	DEBIT CARD PURCHASE XXXXX0688	Entertainment	-259.16		
Check	04/09/2019		Netflix	NO409 0688 PAYMENT POS003 0871409	Entertainment	-11.76		
Check	04/12/2019		Vivo Kitchen	DEBIT CARD PURCHASE XXXXX0688	Entertainment	-44.45		
Check	04/16/2019		Amazon Music	WA DEBIT CARD PURCHASE XXXXX0688	Entertainment	-8.47		
Check	04/21/2019		Sewickley Hotel	DEBIT CARD PURCHASE XXXXX0688	Entertainment	-137.03		
Check	04/15/2019		Columbia Gas - 520 Thorn	ACH WEB SINGLE XXXXX0005	Gas	-212.14		
Check	04/03/2019		BP Gas	D PA DEBIT CARD PURCHASE XXXXX0688	Gasoline,	-46.59		
Check	04/04/2019		Costco Gas	POS PURCHASE POS93033211 09393961	Gasoline,	-12.95		
Check	04/08/2019		Costco Gas	POS PURCHASE POS93021813 3242736	Gasoline,	-8.00		
Check	04/08/2019		Sheelz	DEBIT CARD PURCHASE XXXXX0688	Gasoline,	-47.13		
Check	04/11/2019		Costco Gas	POS PURCHASE POS93032811 0920718	Gasoline,	-21.00		
Check	04/18/2019		Sheetz	DEBIT CARD PURCHASE XXXXX0688	Gasoline,	-10.12		
Check	04/22/2019		Costco Gas	POS PURCHASE POS93021813 31131348	Gasoline,	-42.53		
Check	04/27/2019		A-Plus	POS PURCHASE POS12756901 3131347	Gasoline,	-8.00		
Check	04/23/2019		Sunoco	POS PURCHASE POS41757901 0855326	Gasoline,	-49.07		
Check	04/02/2019		Safrafn's Supermarket	POS PURCHASE POS80647301 0876351	Groceries	-55.07		
Check	04/22/2019		Costco	POS PURCHASE POS38050202 1048431	Groceries	-28.77		
Check	04/08/2019		A-Plus	POS PURCHASE POS12756901 3131347	Groceries	-181.85		
Check	04/08/2019		Safrafn's Supermarket	POS PURCHASE POS80647301 3242735	Groceries	-19.30		
Check	04/02/2019		Costco	POS PURCHASE POS80647301 3242737	Groceries	-124.95		
Check	04/05/2019		Safrafn's Supermarket	POS PURCHASE POS80647301 0876351	Groceries	-50.77		
Check	04/08/2019		Costco	POS PURCHASE POS80647301 3242735	Groceries	-35.94		
Check	04/08/2019		Giant Eagle	POS PURCHASE POS80647301 3242737	Groceries	-23.24		
Check	04/10/2019		Costco	POS PURCHASE POS80647301 0876351	Groceries	-133.00		
Check	04/11/2019		Safrafn's Supermarket	POS PURCHASE POS80647301 3242735	Groceries	-2.88		
Check	04/15/2019		Wholefoods	POS PURCHASE POS80647301 3221206	Household Items	-162.98		
Check	04/22/2019		Bruggers	VA POS PURCHASE POS939999999 3131349	Household Items	-184.16		
Check	04/25/2019		Animal Medical Center	DEBIT CARD PURCHASE XXXXX0688	Household Items	-8.38		
Check	04/03/2019		Rite Aid	POS PURCHASE POS001 0895327	Household Items	-439.32		
Check	04/15/2019		Highmark - Gary	ACH WEB SINGLE 17705963	Insurance	-107.30		
Check	04/15/2019		Erie Insurance 603	ACH WEB SINGLE XXXXX9330	Insurance	-148.00		
Check	04/15/2019		Erie Insurance 603	ACH WEB SINGLE XXXXX9568	Insurance	-386.25		
Check	04/19/2019	224	Farmer's National	CHECK 224 074577633	Interest - Mtg - Farmers	-449.00		
Check	04/15/2019	219	Key Bank	CHECK 219 077381274	Interest - Mtg - KeyBank 5238	-354.00		
						-438.13		

2:54 PM
06/23/19
Accrual Basis
Gary L Fleming CLU
Transaction Detail by Personal Bank Account - PNC x4217
April 2019

Type	Date	Num	Name	Memo	Amount	Personal	Business
Check	04/15/2019	218	Key Bank	CHECK 218 077381273	-485.06		
Check	04/11/2019		American General	ACH DEBIT CAFXXXXX4476NEG	-916.00		
Check	04/01/2019		Lulu	DEBIT CARD PURCHASE XXXXX0688	-24.52		
Check	04/17/2019		Lulu	DEBIT CARD PURCHASE XXXXX0688	-30.78		
Check	04/23/2019		Lulu	DEBIT CARD PURCHASE XXXXX0688	-118.47		
Check	04/11/2019		Buffanots Hair	POS PURCHASE POS04200369 0920720	-32.00		
Check	04/05/2019		Apple	VA POS PURCHASE POS001 1048432	-906.44		
Check	04/08/2019		Alya Salon	DEBIT CARD PURCHASE XXXXX0688	-970.18		
Check	04/16/2019		Neimus Marcus	DEBIT CARD PURCHASE XXXXX0688	-967.78		
Check	04/18/2019		Paypal	CA DEBIT CARD PURCHASE XXXXX0688	-103.20		
Check	04/22/2019		Salon Cielo	DEBIT CARD PURCHASE XXXXX0688	-185.36		
Check	04/22/2019		Neimus Marcus	DEBIT CARD PURCHASE XXXXX0688	-328.60		
Check	04/22/2019		Neimus Marcus	DEBIT CARD PURCHASE XXXXX0688	-2,549.39		
Check	04/30/2019		Neimus Marcus	DEBIT CARD PURCHASE XXXXX0688	-168.54		
Check	04/15/2019		Verizon	ACH WEB SINGLE XXXXX0001	-212.94		
Check	04/18/2019		Verizon Wireless	DEBIT CARD PURCHASE XXXXX0688	-259.01		
Check	04/18/2019		Porters Pharmacy	DEBIT CARD PURCHASE XXXXX0688	-70.00		
Check	04/17/2019	ACH	Payroll Shoppe	Payroll 03/31 to 04/13	-57.75		
Check	04/22/2019		Auto Zone	POS PURCHASE POS999999999 3131346	-94.31		
Check	04/17/2019	ACH	Payroll Shoppe	Payroll 03/31 to 04/13	-436.23		
Check	04/17/2019	ACH	Payroll Shoppe	-SPLIT-	983.30		
Check	04/15/2019		Meter Feeder	DEBIT CARD PURCHASE XXXXX0688	-11.00		
Check	04/26/2019		EZ Pass	DEBIT CARD PURCHASE XXXXX0688	-35.00		
Check	04/16/2019		Sewickley Water & Sewage	ACH DEBIT XXXXX1601	-119.74		
					33,303.10	0.00	-5,443.18
					72,269.48	38,911.22	-5,387.87

Gary L Fleming CLU
Transaction Detail by Account
April 2019

Type	Date	Num	Name	Memo	Split	Amount	Personal	Business
Cash Receipts - Key Bank Personal 7285								
Transfer	04/08/2019							
Deposit	04/11/2019	DEP	Kestra Investment Services			50.00	50.00	
Transfer	04/15/2019					8,198.43		
Transfer	04/16/2019	DEP	Alliance Petrole			60.00	60.00	
Deposit	04/16/2019	DEP	Lincoln National Life			19.61	19.61	
Deposit	04/17/2019	DEP	Gary			12.90		
Deposit	04/18/2019		Kestra Advisory			2,389.10		
Deposit	04/25/2019	DEP	Kestra Advisory			9,420.36		
Deposit	04/30/2019	INT	PNC Bank			4,069.73		
			Interest			0.04	0.04	
						24,200.17	2,488.75	21,701.42
Cash Disbursements								
Bill Pmt -Check	04/01/2019	226	Venron Wireless	VOID:				
Check	04/01/2019	152	Economy Heating & Plumbing				0.00	
Check	04/01/2019	ACH	Safra's Supermarket				-30.00	
Bill Pmt -Check	04/08/2019	ACH	Waste Management				-37.33	
Check	04/25/2019	ACH	Wholefoods				-55.53	
Check	04/15/2019	ACH	Nespresso				-72.54	
Check	04/23/2019	ATM					-110.00	
Transfer	04/25/2019						-200.00	
Transfer	04/11/2019		Funds Transfer Payee:4010 BEAVER ST SEWICKI PNC 4217				-1,200.00	
Transfer	04/17/2019		Funds Transfer				-2,000.00	
Transfer	04/29/2019	156					-2,400.00	
Check	04/11/2019	154	Deposit				-4,000.00	
Check	04/18/2019	155	Deposit				-6,000.00	
			Gary Fleming Sr				-8,000.00	
							-24,105.40	
							94.77	

Gary L. Fleming, Sr.

Debtor

Case No. 19-20486-TPA

Reporting Period: April 2019

STATUS OF POSTPETITION TAXES

The beginning tax liability should be the ending liability from the prior month or, if this is the first report, the amount should be zero. Attach photocopies of IRS Form 6123 or payment receipt to verify payment or deposit of federal payroll taxes. Attach photocopies of any tax returns filed during the reporting period.

	Beginning Tax Liability	Amount Withheld or Accrued	Amount Paid	Date Paid	Check No. or EFT	Ending Tax Liability
Federal						
Withholding		142	142	4/5/19	ACH	
FICA-Employee		100	100			
FICA-Employer		100	100			
Unemployment		3	3			
Income						
Other:						
Total Federal Taxes		345	345			
State and Local						
Withholding		60	60	4/5/19	ACH	
Sales						
Excise						
Unemployment		41	41	4/5/19	ACH	
Real Property						
Personal Property						
Other:						
Total State and Local		101	101			
Total Taxes	<u>~0~</u>	446	446			<u>~0~</u>

SUMMARY OF UNPAID POSTPETITION DEBTS

Attach aged listing of accounts payable.

	Number of Days Past Due					
	Current	0-30	31-60	61-90	Over 90	
Accounts Payable						
Wages Payable						
Taxes Payable						
Rent/Leases-Building						
Rent/Leases-Equipment						
Secured Debt/Adequate Protection Payments						
Professional Fees						
Amounts Due to Insiders*						
Other:						
Total Postpetition Debts						

See Next Page

Explain how and when the Debtor intends to pay any past-due postpetition debts.

*"Insider" is defined in 11 U.S.C. Section 101(31).

Payroll Summary Report

GARY L FLEMING CLU & ASSOC

Company (84401)

Check Date: 04/05/2019
Pay Period: 03/17/2019 to 03/30/2019
Process: 2019040501

Page 1

Payroll Totals

Payroll Checks	Check Type	Count	Net Check	Dir Dep Amount	Net Amount
	Reg	1		998.24	998.24
	Totals			998.24	998.24 →

No Third Party Checks

Total Net Payroll Liability **998.24** **998.24 →** **998.24**

Tax Liabilities

FitW and Related Taxes	Tax Id	Rate	Frequency	Wages	Cap Wages	EE Amount	ER Amount
Federal Income Tax	25-1374014		Semi-Weekly	1,310.00	1,310.00	142.20	
Medicare	25-1374014		Semi-Weekly	1,310.00	1,310.00	19.00	
Medicare - Employer	25-1374014		Semi-Weekly	1,310.00	1,310.00		19.00
OASDI	25-1374014		Semi-Weekly	1,310.00	1,310.00	81.22	
OASDI - Employer	25-1374014		Semi-Weekly	1,310.00	1,310.00		81.22
Totals						242.42	100.22 →
FUTA and Related Taxes	Tax Id	Rate	Frequency	Wages	Cap Wages	EE Amount	ER Amount
Fed Unemployment	25-1374014		Quarterly	1,310.00	508.75		3.05
Totals						3.05 →	3.05
PA-D071 and Related Taxes	Tax Id	Rate	Frequency	Wages	Cap Wages	EE Amount	ER Amount
Allegheny North Tax Coll	262739		Quarterly	1,310.00	1,310.00	6.55	
Totals						6.55 →	6.55
PA-OSB2 and Related Taxes	Tax Id	Rate	Frequency	Wages	Cap Wages	EE Amount	ER Amount
Glen Osborne B.(Allegh	01555-0034854		Quarterly	1,310.00	1,310.00	2.00	
Totals						2.00 →	2.00
PASUI and Related Taxes	Tax Id	Rate	Frequency	Wages	Cap Wages	EE Amount	ER Amount
Pennsylvania SUI	8133652	0.023905	Quarterly	1,310.00	1,310.00		31.32
PA SUI - EE	25-1374014		Quarterly	1,310.00	1,310.00	0.79	
Totals						0.79 →	31.32 →
WV and Related Taxes	Tax Id	Rate	Frequency	Wages	Cap Wages	EE Amount	ER Amount
West Virginia SITW	2260-9302		Monthly	1,310.00	1,310.00	60.00	
Totals						60.00 →	60.00

No Tax Adjustments

Total Tax Liability **311.76** **134.59 →** **446.35**
Total Payroll Liability **1,444.59 →** **1,444.59**

No Third Party Sick Pay

Billing

Invoices	Invoice Number	Date	Gross	Discount	Tax	Adjustment	Amount
	1264764	04/03/2019	57.75				57.75
Totals			57.75				57.75 →

Transfers

Transfers	Type	Check Date	Source Account	Amount
	Billing	04/04/2019	CLIENT1	57.75
	DirDep	04/03/2019	CLIENT1	998.24
	Tax	04/04/2019	CLIENT1	446.35

The Payroll Shoppe

Run Date: 04/03/19
Run Time: 12:25 PM

Payroll Summary Report

GARY L FLEMING CLU & ASSOC
Company (84401)

Check Date: 04/05/2019
Pay Period: 03/17/2019 to 03/30/2019
Process: 2019040501

Page
2

Total Transfers

1,502.34 →

1,502.34

Tax Deposits

Required Deposits	Tax	Deposit Information	Due On	Amount
	Federal Income Tax	<input checked="" type="checkbox"/> Deposit Made By PRS	04/10/2019	342.64
	Total Tax Deposits			342.64

Cash Analysis

Account	Account Activity	Amount	Total Cash Required
CLIENT1	Cash required to cover Payroll Transfer	998.24	
	Cash required to cover Tax Transfer	446.35	
	Cash required to cover Billing Transfer	57.75	
			1,502.34

Gary L. Fleming, Sr.

Debtor

Case No. 19-20486-TPA

Reporting Period: April 2019

STATUS OF POSTPETITION TAXES

The beginning tax liability should be the ending liability from the prior month or, if this is the first report, the amount should be zero
 Attach photocopies of IRS Form 6123 or payment receipt to verify payment or deposit of federal payroll taxes.
 Attach photocopies of any tax returns filed during the reporting period.

	Beginning Tax Liability	Amount Withheld or Accrued	Amount Paid	Date Paid	Check No. or EFT	Ending Tax Liability
Federal						
Withholding		140	140	4/17/19	EFT	
FICA-Employee		99	99			
FICA-Employer		99	99			
Unemployment						
Income						
Other:						
Total Federal Taxes		338	338			
State and Local						
Withholding		59	59	4/17/19	EFT	
Sales						
Excise						
Unemployment		39	39	4/17/19	EFT	
Real Property						
Personal Property						
Other:						
Total State and Local		98	98			
Total Taxes		436	436			

SUMMARY OF UNPAID POSTPETITION DEBTS

Attach aged listing of accounts payable.

	Current	Number of Days Past Due				Total
		0-30	31-60	61-90	Over 90	
Accounts Payable	305	1,616	514	1,769		4,724
Wages Payable						
Taxes Payable		3,204	6,732			9,436
Rent/Leases-Building						
Rent/Leases-Equipment						
Secured Debt/Adequate Protection Payments						
Professional Fees						
Amounts Due to Insiders*						
Other:						
Total Postpetition Debts	305	4,620	6,746	1,769		13,660

Explain how and when the Debtor intends to pay any past-due postpetition debts.

New & on-going commissions will continue to be received
 Sale of office condo

*"Insider" is defined in 11 U.S.C. Section 101(31).

Payroll Summary Report

GARY L FLEMING CLU & ASSOC

Company (84401)

Check Date: 04/19/2019
Pay Period: 03/31/2019 to 04/13/2019
Process: 2019041901

Page
1

Payroll Totals

Payroll Checks	Check Type	Count	Net Check	Dir Dep Amount	Net Amount
	Reg	1		983.30	983.30
	Totals	1		983.30	983.30 ➔ 983.30

No Third Party Checks

Total Net Payroll Liability **983.30** **983.30 ➔** **983.30**

Tax Liabilities

<u>FITW and Related Taxes</u>	Tax Id	Rate	Frequency	Wages	Cap Wages	EE Amount	ER Amount
Federal Income Tax	25-1374014		Semi-Weekly	1,290.00	1,290.00	139.80	
Medicare	25-1374014		Semi-Weekly	1,290.00	1,290.00	18.70	
Medicare - Employer	25-1374014		Semi-Weekly	1,290.00	1,290.00		18.71
OASDI	25-1374014		Semi-Weekly	1,290.00	1,290.00	79.98	
OASDI - Employer	25-1374014		Semi-Weekly	1,290.00	1,290.00		79.98
Totals					238.48	98.69 ➔	337.17
<u>FUTA and Related Taxes</u>	Tax Id	Rate	Frequency	Wages	Cap Wages	EE Amount	ER Amount
Fed Unemployment	25-1374014		Quarterly	1,290.00	0.00		
Totals							0.00
<u>PA-D071 and Related Taxes</u>	Tax Id	Rate	Frequency	Wages	Cap Wages	EE Amount	ER Amount
Allegheny North Tax Collk	262739		Quarterly	1,290.00	1,290.00	6.45	
Totals					6.45		6.45
<u>PA-OSB2 and Related Taxes</u>	Tax Id	Rate	Frequency	Wages	Cap Wages	EE Amount	ER Amount
Glen Osborne B.(Allegh	01555-0034854		Quarterly	1,290.00	1,290.00	2.00	
Totals					2.00		2.00
<u>PASUI and Related Taxes</u>	Tax Id	Rate	Frequency	Wages	Cap Wages	EE Amount	ER Amount
Pennsylvania SUI	8133652	0.023905	Quarterly	1,290.00	1,290.00		30.84
PA SUI - EE	25-1374014		Quarterly	1,290.00	1,290.00	0.77	
Totals					0.77	30.84 ➔	31.61
<u>WV and Related Taxes</u>	Tax Id	Rate	Frequency	Wages	Cap Wages	EE Amount	ER Amount
West Virginia SITW	2260-9302		Monthly	1,290.00	1,290.00	59.00	
Totals					59.00		59.00

No Tax Adjustments

Total Tax Liability **306.70** **129.53 ➔** **436.23**
Total Payroll Liability **1,419.53 ➔** **1,419.53**

No Third Party Sick Pay

Billing

Invoices	Invoice Number	Date	Gross	Discount	Tax	Adjustment	Amount
	28063	04/17/2019	57.75				57.75
Totals			57.75			57.75 ➔	57.75

Transfers

Transfers	Type	Check Date	Source Account	Amount
	Billing	04/18/2019	CLIENT2	57.75
	DirDep	04/17/2019	CLIENT2	983.30
	Tax	04/18/2019	CLIENT2	436.23

The Payroll Shoppe

Run Date: 04/17/19
Run Time: 12:49 PM

Payroll Summary Report

GARY L FLEMING CLU & ASSOC
Company (84401)

Check Date: 04/19/2019
Pay Period: 03/31/2019 to 04/13/2019
Process: 2019041901

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2

1477-28 *

1477.28

Tax Deposits

Required Deposits	Tax	Deposit Information	Due On	Amount
	Federal Income Tax	<input checked="" type="checkbox"/> Deposit Made By PRS	04/24/2019	337.17
	West Virginia SITW	<input checked="" type="checkbox"/> Deposit Made By PRS	05/15/2019	119.00
	Total Tax Deposits			456.17

Cash Analysis

Account	Account Activity	Amount	Total Cash Required
CLIENT2	Cash required to cover Payroll Transfer	983.30	
	Cash required to cover Tax Transfer	436.23	
	Cash required to cover Billing Transfer	57.75	
			1,477.28

Gary 08/21/19 Entered 08/21/19 10:43:21 Desc Main
Document Page 30 of 46
AV Aging Detail

As of April 30, 2019

Type	Date	Name	Due Date	Open Balance	Taxes
Current					
Bill	04/20/2019	Sewickley Water & Sewage	04/30/2019	89.96	
Bill	04/20/2019	Verizon	04/30/2019	214.80	
Total Current				304.76	0.00
1 - 30					
Bill	03/04/2019	Allegheny County Tax	03/31/2019		3,203.75
Bill	04/01/2019	Erie Insurance Group Home	04/11/2019	434.00	
Bill	04/01/2019	Heritage Valley Sewickley	04/11/2019	20.00	
		Erie Insurance Group Home		104.00	
Bill	04/01/2019	Heritage Valley Sewickley	04/11/2019	30.00	
Bill	04/02/2019	Osborne Plaza Condo Association	04/12/2019	1,028.44	
Total 1 - 30				1,616.44	3,203.75
31 - 60					
Bill	02/20/2019	Highmark - Gary	03/02/2019	79.00	
Bill	03/01/2019	Sewickley Water & Sewage	03/11/2019	79.74	
		Loan Interest		20.80	
Bill	03/01/2019	Quaker Valley School District - 604	03/11/2019		1,143.53
Bill	03/01/2019	Quaker Valley School District	03/11/2019		5,088.34
Bill	03/20/2019	Sewickley Water & Sewage	03/30/2019	119.74	
Bill	03/20/2019	Verizon	03/30/2019	214.80	
Total 31 - 60				514.08	6,231.87
61 - 90					
Total 61 - 90			Interest & Penalties	1,788.88	
> 90					
Total > 90					
TOTAL				4,224.16	9,435.62

Gary L. Fleming, Sr.

Debtor

Case No. 19-20486-TPA

Reporting Period: _____

ACCOUNTS RECEIVABLE RECONCILIATION AND AGING

Accounts Receivable Reconciliation	Amount
Total Accounts Receivable at the beginning of the reporting period	
+ Amounts billed during the period	1,500
- Amounts collected during the period	500
Total Accounts Receivable at the end of the reporting period	2,000

Accounts Receivable Aging	Amount
0 - 30 days old	500
31 - 60 days old	500
61 - 90 days old	500
91+ days old	500
Total Accounts Receivable	2,000
Amount considered uncollectible (Bad Debt)	
Accounts Receivable (Net)	2,000

DEBTOR QUESTIONNAIRE

Must be completed each month	Yes	No
1. Have any assets been sold or transferred outside the normal course of business this reporting period? If yes, provide an explanation below.	X	
2. Have any funds been disbursed from any account other than a debtor in possession account this reporting period? If yes, provide an explanation below.	X	
3. Have all postpetition tax returns been timely filed? If no, provide an explanation below.	X	
4. Are workers compensation, general liability and other necessary insurance coverages in effect? If no, provide an explanation below.	X	

X Insurance proceeds received from car that was totaled in an accident

2 As a licensed insurance agent commissions are paid into existing personal accounts by the various insurance and investment companies

Fill in this information to identify the case:

Debtor Name Gary L. Fleming Sr.

United States Bankruptcy Court for the: Western District of Pennsylvania

Case number: 19-20486-TPA Check if this is an amended filing

Official Form 425C

Monthly Operating Report for Small Business Under Chapter 11

12/17

Month: April 2019Date report filed: 06/25/2019
MM / DD / YYYYLine of business: Life Insurance SalesNAISC code: 524210

In accordance with title 28, section 1746, of the United States Code, I declare under penalty of perjury that I have examined the following small business monthly operating report and the accompanying attachments and, to the best of my knowledge, these documents are true, correct, and complete.

Responsible party: Gary L Fleming Sr

Original signature of responsible party

Printed name of responsible party Gary L Fleming Sr.**1. Questionnaire**

Answer all questions on behalf of the debtor for the period covered by this report, unless otherwise indicated.

If you answer No to any of the questions in lines 1-9, attach an explanation and label it Exhibit A.

	Yes	No	N/A
1. Did the business operate during the entire reporting period?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Do you plan to continue to operate the business next month?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Have you paid all of your bills on time?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
4. Did you pay your employees on time?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Have you deposited all the receipts for your business into debtor in possession (DIP) accounts?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
6. Have you timely filed your tax returns and paid all of your taxes?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Have you timely filed all other required government filings?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Are you current on your quarterly fee payments to the U.S. Trustee or Bankruptcy Administrator?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. Have you timely paid all of your insurance premiums?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

If you answer Yes to any of the questions in lines 10-18, attach an explanation and label it Exhibit B.

10. Do you have any bank accounts open other than the DIP accounts?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11. Have you sold any assets other than inventory?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
12. Have you sold or transferred any assets or provided services to anyone related to the DIP in any way?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
13. Did any insurance company cancel your policy?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
14. Did you have any unusual or significant unanticipated expenses?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
15. Have you borrowed money from anyone or has anyone made any payments on your behalf?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
16. Has anyone made an investment in your business?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Debtor Name Gary L. Fleming Sr.

Case number 19-20486-TPA

17. Have you paid any bills you owed before you filed bankruptcy?

18. Have you allowed any checks to clear the bank that were issued before you filed bankruptcy?

2. Summary of Cash Activity for All Accounts

19. Total opening balance of all accounts

This amount must equal what you reported as the cash on hand at the end of the month in the previous month. If this is your first report, report the total cash on hand as of the date of the filing of this case.

\$ 61.00

20. Total cash receipts

Attach a listing of all cash received for the month and label it *Exhibit C*. Include all cash received even if you have not deposited it at the bank, collections on receivables, credit card deposits, cash received from other parties, or loans, gifts, or payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit C*.

Report the total from *Exhibit C* here.

\$ 22,285.00

21. Total cash disbursements

Attach a listing of all payments you made in the month and label it *Exhibit D*. List the date paid, payee, purpose, and amount. Include all cash payments, debit card transactions, checks issued even if they have not cleared the bank, outstanding checks issued before the bankruptcy was filed that were allowed to clear this month, and payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit D*.

- \$ 21,969.00

Report the total from *Exhibit D* here.

22. Net cash flow

Subtract line 21 from line 20 and report the result here.

+ \$ 316.00

This amount may be different from what you may have calculated as *net profit*.

23. Cash on hand at the end of the month

Add line 22 + line 19. Report the result here.

= \$ 377.00

Report this figure as the *cash on hand at the beginning of the month* on your next operating report.

This amount may not match your bank account balance because you may have outstanding checks that have not cleared the bank or deposits in transit.

3. Unpaid Bills

Attach a list of all debts (including taxes) which you have incurred since the date you filed bankruptcy but have not paid. Label it *Exhibit E*. Include the date the debt was incurred, who is owed the money, the purpose of the debt, and when the debt is due. Report the total from *Exhibit E* here.

24. Total payables

\$ 18,056.00

(*Exhibit E*)

Debtor Name Gary L. Fleming Sr.

Case number 19-20486-TPA

4. Money Owed to You

Attach a list of all amounts owed to you by your customers for work you have done or merchandise you have sold. Include amounts owed to you both before, and after you filed bankruptcy. Label it *Exhibit F*. Identify who owes you money, how much is owed, and when payment is due. Report the total from *Exhibit F* here.

25. Total receivables \$ 0.00
(*Exhibit F*)

5. Employees

26. What was the number of employees when the case was filed? 1
27. What is the number of employees as of the date of this monthly report? 1

6. Professional Fees

28. How much have you paid this month in professional fees related to this bankruptcy case? \$ 0.00
29. How much have you paid in professional fees related to this bankruptcy case since the case was filed? \$ 0.00
30. How much have you paid this month in other professional fees? \$ 0.00
31. How much have you paid in total other professional fees since filing the case? \$ 0.00

7. Projections

Compare your actual cash receipts and disbursements to what you projected in the previous month. Projected figures in the first month should match those provided at the initial debtor interview, if any.

	<i>Column A</i> Projected	<i>Column B</i> Actual	<i>Column C</i> Difference
	Copy lines 35-37 from the previous month's report.	Copy lines 20-22 of this report.	Subtract Column B from Column A.
32. Cash receipts	\$ <u>8,000.00</u>	— \$ <u>22,285.00</u>	= \$ <u>14,285.00</u>
33. Cash disbursements	\$ <u>8,000.00</u>	— \$ <u>21,969.00</u>	= \$ <u>13,969.00</u>
34. Net cash flow	\$ <u>0.00</u>	— \$ <u>316.00</u>	= \$ <u>316.00</u>
35. Total projected cash receipts for the next month:			\$ <u>8,000.00</u>
36. Total projected cash disbursements for the next month:			= \$ <u>8,000.00</u>
37. Total projected net cash flow for the next month:			= \$ <u>0.00</u>

Debtor Name Gary L. Fleming Sr.

Case number 19-20486-TPA

8. Additional Information

If available, check the box to the left and attach copies of the following documents.

- 38. Bank statements for each open account (redact all but the last 4 digits of account numbers).
- 39. Bank reconciliation reports for each account.
- 40. Financial reports such as an income statement (profit & loss) and/or balance sheet.
- 41. Budget, projection, or forecast reports.
- 42. Project, job costing, or work-in-progress reports.

Gary L Fleming CLU
Exhibit C - Cash Receipts

April 2019

Type	Date	Num	Name	Memo	Split	Amount
Cash Receipts - Key Bank Office 0259						
Deposit	04/01/2019	DEP	Sun Life Assurance	Deposit	Sunlife	4.46
Deposit	04/02/2019	DEP	Voya Fin	Deposit	Voya Fin	8.48
Deposit	04/03/2019	DEP	American General	Deposit	American General	55.48
Deposit	04/03/2019	DEP	Brighthouse Life	Deposit	Brighthouse Life	0.48
Deposit	04/09/2019	DEP	Voya Fin	Deposit	Voya Fin	19.02
Deposit	04/09/2019	DEP	Voya Fin	Deposit	Voya Fin	17.48
Deposit	04/09/2019	DEP	Trans Life Insurance	Deposit	Translife	4.88
Deposit	04/10/2019	DEP	Brighthouse Life	Deposit	Brighthouse Life	56.16
Deposit	04/16/2019	DEP	Unum Life	Deposit	Unum	109.25
Deposit	04/16/2019	DEP	Voya Fin	Deposit	Voya Fin	15.45
Deposit	04/24/2019	DEP	American General	Deposit	American General	58.77
Deposit	04/30/2019	DEP	Unum Life	Deposit	Unum	179.11
						<u>529.02</u>
Other Cash Receipts						
Key Bank Personal	x7285		21,701.00			
PNC Bank DIP	x4217			<u>55.11</u>		
						<u>21,756.11</u>
					Total Receipts	22,285.13

2:54 PM
06/23/19
Accrual Basis

Gary L Fleming CLU
Exhibit D - Cash Disbursements

Type	Date	Num	Name	Memo	Split	Amount
Cash Disbursements						
Check	04/01/2019	ACH	USPS	Postage and Delivery		-13.16
Check	04/05/2019	ACH	CRS Oil	Gasolines.		-48.43
Check	04/10/2019	ACH	Mt Lebanon Parking	Parking Fees		-1.75
Check	04/11/2019	ACH	The Hartford	Work Comp		-21.62
Check	04/19/2019	ACH	Mt Lebanon Parking	Parking Fees		-1.50
Check	04/24/2019	ACH	The Hartford	Work Comp		-3.23
Check	04/29/2019	ACH	USPS	Postage and Delivery		-13.22
				Total Expenses		-102.91
Transfer	04/08/2019		Transfer	KeyBank Personal 7285		-50.00
Transfer	04/15/2019		Transfer	KeyBank Personal 7285		-60.00
			Total Transfers			-110.00
Total Disbursements						
						-212.91
Other Cash Disbursements						
PNC Bank DIP x4217			Business Expenses paid			-5,443.03
PNC Bank DIP x4217			Business receipts retained in personal account			-14,811.00
Irrevocable Trust x2227			Payroll & related taxes			-1,302.34
						-21,756.37
			Total Disbursements			-21,969.28



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GARY L FLEMING
NANCY J QUAYE
520 THORN ST
SEWICKLEY PA 15143-1533**Questions or comments?**Call our Key Business Resource Center
1-888-KEY4BIZ (1-888-539-4249)

*Enroll in Online Banking today at Key.com.
Access your available accounts, transfer funds and view your transactions right from your PC.*

KeyNotes*Important information regarding changes to your Account*

At KeyBank we strive to provide our clients with timely information regarding changes to your account. Please note the following changes will be made to your checking account effective June 14, 2019. These changes will be reflected in your June 2019 statement. Please contact your KeyBank representative with any questions.

Overdraft Protection Plans

KeyBank will no longer assess a fee for an overdraft protection plan transfer from a KeyBank Savings Account.

Overdraft Item (OD) and Return Item (NSF) charges

We assess these fees based on the number of times OD/NSF items have occurred in the current period plus the previous 11 statement periods.

Overdraft (OD) and Return Item (NSF) Fee will be:

Tier 1: \$33.00 First 2

Tier 2: \$38.50 3 and above

Please read and retain this information with all of your Account opening Agreements and Disclosures

KeyBank Basic Business Checking x0259
GARY L FLEMING

NANCY J QUAYE

Beginning balance 3-31-19	\$61.07
12 Additions	+529.02
9 Subtractions	-212.91
Ending balance 4-30-19	\$377.18

Business Banking Statement**April 30, 2019****page 2 of 3**

x0259

Additions

Deposits	Date	Serial #	Source	
4-1			Direct Deposit, Sun Life Assuransun Life	\$4.46
4-2			Direct Deposit, Voya Fin 754 Rlsg	8.48
4-3			Direct Deposit, Brighthouse Lifeach Item	0.48
4-3			Direct Deposit, American Generalxxxxxxxx	55.48
4-9			Direct Deposit, Trans Life Ins Tlic Cr	4.88
4-9			Direct Deposit, Voya Fin 754 Rlsg	17.48
4-9			Direct Deposit, Voya Fin 754 Rlsg	19.02
4-10			Direct Deposit, Brighthouse Lifeach Item	56.16
4-16			Direct Deposit, Voya Fin 754 Rlsg	15.45
4-16			Direct Deposit, Unum Life Ins Cocomm Paymt	109.25
4-24			Direct Deposit, American Generalxxxxxxxx	58.77
4-30			Direct Deposit, Unum Life Ins Cocomm Paymt	179.11
Total additions				\$529.02

Subtractions

Withdrawals	Date	Serial #	Location	
4-1			Ups*1Zx59947019 800-811-1648 GA USA	\$13.16
4-5			POS Mac Crs Oil Inc Vienna VA	48.43
4-8			Internet Trf To DDA 0000000105457285 3290	50.00
4-10			MT Lebanon Ppmp 412-3433908 PA USA	1.75
4-11			Direct Withdrawal, The Hartford Pacerpyrlc	21.62
4-15			Internet Trf To DDA 0000000105457285 3290	60.00
4-19			MT Lebanon Ppmp 412-3433908 PA USA	1.50
4-24			Direct Withdrawal, The Hartford Pacerpyrlc	3.23
4-29			Ups*1Zx59947019 800-811-1648 GA USA	13.22
Total subtractions				\$212.91

Fees and charges

	Date		Quantity	Unit Charge	
4-30-19		Paper Statement Fee	1	3.00	-\$3.00
4-30-19		Service Charge Waive To Relationship Pricing	1	3.00	+3.00
Fees and charges this period				\$0.00	

2:29 PM

05/17/19

Gary L Fleming CLU
Reconciliation Detail
KeyBank Office 0259, Period Ending 04/30/2019

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						61.07
Cleared Transactions						
Checks and Payments - 9 items						
Check	04/01/2019	ACH	USPS	X	-13.16	-13.16
Check	04/05/2019	ACH	CRS Oil	X	-48.43	-61.59
Transfer	04/08/2019			X	-50.00	-111.59
Check	04/10/2019	ACH	Mt Lebanon Parking	X	-1.75	-113.34
Check	04/11/2019	ACH	The Hartford	X	-21.62	-134.96
Transfer	04/15/2019			X	-60.00	-194.96
Check	04/19/2019	ACH	Mt Lebanon Parking	X	-1.50	-196.46
Check	04/24/2019	ACH	The Hartford	X	-3.23	-199.69
Check	04/29/2019	ACH	USPS	X	-13.22	-212.91
Total Checks and Payments					-212.91	-212.91
Deposits and Credits - 12 items						
Deposit	04/01/2019	DEP	Sun Life Assurance	X	4.46	4.46
Deposit	04/02/2019	DEP	Voya Fin	X	8.48	12.94
Deposit	04/03/2019	DEP	Brighthouse Life	X	0.48	13.42
Deposit	04/03/2019	DEP	American General	X	55.48	68.90
Deposit	04/09/2019	DEP	Trans Life Insurance	X	4.88	73.78
Deposit	04/09/2019	DEP	Voya Fin	X	17.48	91.26
Deposit	04/09/2019	DEP	Voya Fin	X	19.02	110.28
Deposit	04/10/2019	DEP	Brighthouse Life	X	56.16	166.44
Deposit	04/16/2019	DEP	Voya Fin	X	15.45	181.89
Deposit	04/16/2019	DEP	Unum Life	X	109.25	291.14
Deposit	04/24/2019	DEP	American General	X	58.77	349.91
Deposit	04/30/2019	DEP	Unum Life	X	179.11	529.02
Total Deposits and Credits					529.02	529.02
Total Cleared Transactions						
Cleared Balance						
Register Balance as of 04/30/2019						
Ending Balance						
					316.11	377.18
					316.11	377.18
					316.11	377.18

	0259 Key	7285 Personal	PNC 4217	Trust 2227	Accounts Payable	TOTAL
Ordinary Income/Expense						
Income						
Commission Income						
Brighthouse Life	56.64	0.00	0.00	0.00	0.00	56.64
Lincoln National Life	0.00	12.90	0.00	0.00	0.00	12.90
American General	114.25	0.00	0.00	0.00	0.00	114.25
Kestra Advisory	0.00	13,490.09	0.00	0.00	0.00	13,490.09
Kestra Investment Services	0.00	8,198.43	0.00	0.00	0.00	8,198.43
Sunlife	4.46	0.00	0.00	0.00	0.00	4.46
Translife	4.88	0.00	0.00	0.00	0.00	4.88
Unum	288.36	0.00	0.00	0.00	0.00	288.36
Voya Fin	60.43	0.00	0.00	0.00	0.00	60.43
Commission Income - Other	0.00	0.00	55.11	0.00	0.00	55.11
Total Commission Income	529.02	21,701.42	55.11	0.00	0.00	22,285.55
Interest	0.00	0.04	0.05	0.00	0.00	0.09
Total Income	529.02	21,701.46	55.16	0.00	0.00	22,285.64
Cost of Goods Sold						
Gary L Fleming, CLU						
Suite 603						
Insurance						
Utilities						
Phone/Internet	0.00	0.00	259.01	0.00	254.55	513.56
Total Utilities	0.00	0.00	259.01	0.00	254.55	513.56
Total Suite 603	0.00	0.00	1,094.26	0.00	254.55	1,348.81
Automobile Expense						
Gasoline.	48.43	0.00	292.46	0.00	0.00	340.89
Lease Payments	0.00	0.00	0.00	0.00	801.28	801.28
Parking Fees	3.25	0.00	0.00	0.00	0.00	3.25
Service and Repairs	0.00	0.00	94.31	0.00	0.00	94.31
Total Automobile Expense	51.68	0.00	386.77	0.00	801.28	1,239.73
Business Licenses and Permits						
Continuing Education	0.00	0.00	14.95	0.00	0.00	14.95
Total Business Licenses and Permits	0.00	0.00	14.95	0.00	0.00	14.95
Dues and Subscriptions	0.00	0.00	175.00	0.00	0.00	175.00
Insurance Expense						
Work Comp	24.85	0.00	0.00	0.00	0.00	24.85
Total Insurance Expense	24.85	0.00	0.00	0.00	0.00	24.85
Payroll Expenses						
Gross Wages	0.00	0.00	1,290.00	1,310.00	0.00	2,600.00
Processing Fees	0.00	0.00	57.75	57.75	0.00	115.50
Taxes						
Employee Withholding	0.00	0.00	0.00	0.00	0.00	0.00
Employer Taxes	0.00	0.00	129.53	134.59	0.30	264.12
Total Taxes	0.00	0.00	129.53	134.59	0.00	264.12
Total Payroll Expenses	0.00	0.00	1,477.28	1,502.34	0.00	2,979.62
Postage and Delivery	26.38	0.00	0.00	0.00	0.00	26.38
Professional Services						
Accounting and Bookkeeping	0.00	0.00	2,000.00	0.00	2,000.00	4,000.00
Attorney	0.00	0.00	75.00	0.00	0.00	75.00
Total Professional Services	0.00	0.00	2,075.00	0.00	2,000.00	4,075.00
Travel & Entertainment Expense						
Meals	0.00	0.00	173.77	0.00	0.00	173.77
Travel	0.00	0.00	46.00	0.00	0.00	46.00
Total Travel & Entertainment Expense	0.00	0.00	219.77	0.00	0.00	219.77
Total Gary L Fleming, CLU	102.81	0.00	5,443.03	1,502.34	3,055.83	10,104.11
Total COGS	102.81	0.00	5,443.03	1,502.34	3,055.83	10,104.11
Gross Profit	426.11	21,701.46	-5,387.87	-1,502.34	-3,055.83	12,181.53
Net Ordinary Income	426.11	21,701.46	-5,387.87	-1,502.34	-3,055.83	12,181.53

	0259 Key	7285 Personal	PNC 4217	Trust 2227	Accounts Payable	TOTAL
Net Income	426.11	21,701.46	-5,387.87	-1,502.34	-3,055.83	12,181.53
Transfers, net	-110.00	-21,701.46	5,387.87	1,502.34		-14,921.25
Net Cash Activity	316.11	0.00	0.00	0.00		316.11
Beginning Cash, business	61.00					61.00
Ending Cash, business	377.11	0.00	0.00	0.00		377.11

	0259 Key	7285 Personal	PNC 4217	Trust 2227	Accounts Payable	TOTAL
Ordinary Income/Expense						
Income						
Commission Income						
Brighthouse Life	57.60	0.00	0.00	0.00	0.00	57.60
Lincoln National Life	0.00	25.80	0.00	0.00	0.00	25.80
American General	5,345.75	0.00	0.00	0.00	0.00	5,345.75
Genworth	116.18	0.00	0.00	0.00	0.00	116.18
Jackson National Commission	0.17	0.00	0.00	0.00	0.00	0.17
John Hancock USA	0.00	0.00	25.60	0.00	0.00	25.60
Kestra Advisory	0.00	13,490.09	0.00	0.00	0.00	13,490.09
Kestra Investment Services	0.00	8,198.43	0.00	0.00	0.00	8,198.43
PAC Life	10.00	0.00	0.00	0.00	0.00	10.00
Sunlife	81.11	0.00	0.00	0.00	0.00	81.11
Translife	14.64	0.00	0.00	0.00	0.00	14.64
Unum	642.64	0.00	0.00	0.00	0.00	642.64
Voya Fin	118.86	0.00	0.00	0.00	0.00	118.86
Commission Income - Other	0.00	0.00	55.11	0.00	0.00	55.11
Total Commission Income	6,386.95	21,714.32	80.71	0.00	0.00	28,181.98
Interest	0.00	0.07	0.07	0.00	0.00	0.14
Total Income	6,386.95	21,714.39	80.78	0.00	0.00	28,182.12
Cost of Goods Sold						
Gary L Fleming, CLU						
Suite 603						
Insurance	0.00	0.00	835.25	0.00	0.00	835.25
Utilities						
Phone/Internet	0.00	0.00	383.56	0.00	254.55	638.11
Total Utilities	0.00	0.00	383.56	0.00	254.55	638.11
Total Suite 603	0.00	0.00	1,218.81	0.00	254.55	1,473.36
Automobile Expense						
Car Wash.	62.38	0.00	0.00	0.00	0.00	62.38
Gasoline.	225.21	67.32	292.46	0.00	0.00	584.99
Lease Payments	0.00	0.00	801.28	0.00	801.28	1,602.56
Parking Fees	8.75	0.00	0.00	0.00	0.00	8.75
Service and Repairs	0.00	0.00	94.31	0.00	0.00	94.31
Total Automobile Expense	296.34	67.32	1,188.05	0.00	801.28	2,352.99
Business Licenses and Permits						
Continuing Education	0.00	0.00	14.95	0.00	0.00	14.95
Total Business Licenses and Permits	0.00	0.00	14.95	0.00	0.00	14.95
Dues and Subscriptions	0.00	0.00	175.00	0.00	13,000.00	13,175.00
Insurance Expense						
Work Comp	73.57	0.00	0.00	0.00	0.00	73.57
Total Insurance Expense	73.57	0.00	0.00	0.00	0.00	73.57
Payroll Expenses						
Gross Wages	0.00	0.00	1,290.00	6,035.00	0.00	7,325.00
Processing Fees	0.00	0.00	57.75	313.75	0.00	371.50
Taxes						
Employee Withholding	0.00	0.00	0.00	0.00	0.00	0.00
Employer Taxes	0.00	0.00	129.53	637.36	0.00	766.89
Total Taxes	0.00	0.00	129.53	637.36	0.00	766.89
Total Payroll Expenses	0.00	0.00	1,477.28	6,986.11	0.00	8,463.39
Postage and Delivery	44.37	33.00	0.00	0.00	0.00	77.37
Professional Services						
Accounting and Bookkeeping	0.00	0.00	2,000.00	0.00	4,000.00	6,000.00
Attorney	0.03	0.00	75.00	0.00	0.00	75.00
Total Professional Services	0.00	0.00	2,075.00	0.00	4,000.00	6,075.00
Travel & Entertainment Expense						
Meals	3.00	168.01	173.77	0.00	0.00	341.78
Travel	0.00	0.00	46.00	0.00	0.00	46.00
Total Travel & Entertainment Expense	0.00	168.01	219.77	0.00	0.00	387.78

	0259 Key	7285 Personal	PNC 4217	Trust 2227	Accounts Payable	TOTAL
Total Gary L Fleming, CLU	414.28	268.33	6,368.86	6,986.11	18,055.83	32,093.41
Total COGS	414.28	268.33	6,368.86	6,986.11	18,055.83	32,093.41
Gross Profit	5,972.67	21,446.06	-6,288.08	-6,986.11	-18,055.83	-3,911.29
Net Ordinary Income	5,972.67	21,446.06	-6,288.08	-6,986.11	-18,055.83	-3,911.29
Net Income	5,972.67	21,446.06	-6,288.08	-6,986.11	-18,055.83	-3,911.29